



Applicant Signature

Date

Unexpected financial hardships may include, but are not limited to the following:

NOTE: Unexpected expenses paid with a credit card will not be considered.

- ◆ Job loss due to a circumstance out of your control.
- ◆ Reduction in employment hours by employer (not a result of client actions/requests).
- ◆ Family breakup can be considered if the previous household member's name is listed on the lease.
- ◆ Expenses due to taking guardianship of a minor child(ren) due to abuse/abandonment or neglect.
- ◆ Documented on-going loss of child support payment.
- ◆ Unemployment benefits approval that results in appeal by customer (must show appeal letter and supporting documentation).
- ◆ Out of work due to medical - without pay (doctor's excuse required, we will not accept medical records).
- ◆ Unexpected car repairs, a receipt from shop in a household member's name required along with car registration.
- ◆ Unexpected home repairs, a receipt in a household member's name.
- ◆ Lapse in payment for extended benefits for unemployment, short term disability or workmen's compensation.
- ◆ Seniors or disabled customers that receive the unexpected garnishment of multiple Medicare per diems from their social security check.
- ◆ Consideration may be given on for those employees whose hours normally and routinely fluctuate; such as, pool employees, temp or part-time personnel, commission sales personnel or home health care workers only once and with approval from the Case Manager Supervisor but not in the future if client continues to work such employment.
- ◆ Burglary/Theft with a police report within 30 days of incident.
- ◆ Unexpected expenses/or loss of income due to death of family member (spouse, domestic partner, father, mother, child, siblings, grandchild, grandparents).
- ◆ Fire/Arson with a written report indicating occurrence was at the household.

Unexpected financial hardships do not include the following:

- ◆ Job loss due to household member's own actions.
- ◆ Customers showing sufficient income even with a loss of income.
- ◆ Customers with liquid assets balance of \$5,000.00 or more (examples: checking, saving, money market)
- ◆ Quitting employment without documentation of just cause.
- ◆ Over drawn bank accounts/ exhausting savings accounts.
- ◆ Entitlements ending and/or stopping due to sanctions, failure to report income changes, or child reaching maximum age for benefits.
- ◆ Family members ceasing financial assistance.
- ◆ Arrests, payment of legal fees, probation, or traffic violations.
- ◆ Social Security payments ending and/or stopping due to failure to report income, over payments, or benefits ending due to children reaching age limit.
- ◆ Anticipated breaks from employment; for example School Board/and or private schools off for summer break or holidays.
- ◆ Higher utility bills (not able to supplement customer's income refer to LIHEAP)
- ◆ Salaries that are paid "under the table" or not filed on yearly taxes.
- ◆ Customers that have a co-signer who has signed a guarantee to pay their rent.
- ◆ Loans/credit debt or any garnishment of wages due to a loan or debt.
- ◆ Sanctions from government programs (AFDC, Food Stamps, Welfare Transition/Reform).
- ◆ Gaps in financial aid payments or delays are not considered a loss.
- ◆ Loss of income for individuals not listed on the lease agreement.
- ◆ Loss of income due to gambling or losses in the stock market.
- ◆ Customers living off of credit cards that are "maxed out" or interest rate increases on charges or cash advances will not be considered.
- ◆ Loss of income was documented through payment on a credit card.